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Application Number	09/358,653
Filing Date	July 23, 1999
First Named Inventor	John M. HILLMAN, et al.
Group Art Unit	2761
Examiner Name	KYLE, C.
Attorney Docket Number	CITI0092-US

Total Number of Pages in This Submission

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):		
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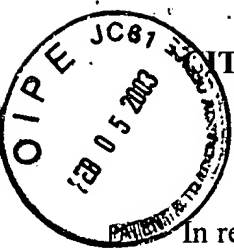
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PATENT

#15
2/21/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

John M. HILLMAN, et al.

Art Unit: 2761

Serial No.: 09/358,653

Examiner: KYLE, C.

Filed: July 23, 1999

For: **SYSTEM AND METHOD FOR FUNDING AN ACCOUNT AND
CONSOLIDATING FINANCIAL RELATIONSHIPS**

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RESPONSE PURSUANT TO 37 C.F.R. § 1.111

The following remarks are submitted in response to the Office Action mailed on
November 7, 2002.

REMARKS

In the Office Action mailed November 7, 2002, the Examiner has made the following
rejections: claim 12 is rejected under 35 U.S.C. §102(e), as being unpatentable over Shurling et
al.; and claims 3-6, 9-11, and 16-23 are rejected under 35 U.S.C. §103(a) as being unpatentable
over Shurling et al. in view of Ferguson et al.

In view of the distinguishing remarks herein, the undersigned representative hereby
respectfully requests reconsideration of claims 3-6, 9-12, and 16-23 earnestly solicits a Notice of
Allowance.